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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Applicati n Number	09/812,627
				Filing Date	March 20, 2001
				First Named Inventor	LAWRENCE
				Group Art Unit	2164 3691
				Examiner Name	Not yet assigned
Sheet	2	of	2	Attorney Docket Number	3499-094

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
N-7	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
N-1		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	

Examiner Signature	<i>N. Lawrence</i>	Date Considered	4/7/03
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.